

**UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

In re: **WILLIAM AMRHEIN, and** : **Chapter 13**  
**JOSEPHINE FLORENCE AMRHEIN, aka** : **Case No. 5:15-bk-00060**  
Josephine F. Amrhein, aka Josephine F. Boscia, aka :  
Josephine Florence Boscia, :  
**Debtors** :

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**US BANK, NA, as Trustee for the Bear Stearns Asset** :  
Backed Securities Trust 2004-HE2, Asset-Backed :  
Certificates, Series 2004-HE2, :  
Movants : Motion for  
v. : Relief from Stay  
**WILLIAM AMRHEIN, JOSEPHINE FLORENCE AMRHEIN** :  
and **CHARLES J. DEHART, ESQUIRE, TRUSTEE,** :  
Respondents :

**ANSWER TO MOTION OF US BANK FOR RELIEF FROM STAY**

AND NOW COMES Debtors **WILLIAM AMRHEIN** and **JOSEPHINE FLORENCE AMRHEIN**,  
by and through their attorneys, NEWMAN, WILLIAMS, MISHKIN, CORVELEYN, WOLFE & FARERI,  
P.C., with Answer to Motion of **US BANK** for Relief from Stay, and in support thereof aver:

1. Admitted.
2. Admitted.
3. Denied. Upon information and belief, the Trustee was appointed by the Office of the United States Trustee.
4. Denied to the extent the referenced documents do not speak for themselves.
5. Admitted.
6. Denied to the extent the averments of paragraph 6 are other than a statement or conclusion of law that does not require a response. It is Admitted the Select Portfolio Servicing, Inc., ("SPS") services the loan.

7. Denied. Debtors made payment of \$1,669.23 on August 7, 2017, that is not credited on the payment history filed with the Motion. Further, since the servicing of the loan was transferred JPMorgan Chase Bank to SPS, through May 1, 2017, SPS customer service agents had indicated to Debtors that the loan was only one month in arrears. Debtors made three payments in May in an effort to bring the loan current. Additionally Debtors made arrangements directly with SPS to make payments of \$1,672 on August 21, September 18 and October 2, and a second, as yet unscheduled October payment to bring the loan current. As the matter was already resolved between Movant and Debtors, the Motion for Relief was unnecessary.

8. Denied. See response to paragraph 7.

9. Denied to the extent the averments of paragraph 9 are other than a statement or conclusion of law that does not require a response.

WHEREFORE, Debtors **WILLIAM AMRHEIN** and **JOSEPHINE FLORENCE AMRHEIN** respectfully pray this Honorable Court for an Order that the Motion of **US BANK** for Relief from Stay be Denied, and for such other and further relief as the Honorable Court deems just and appropriate.

NEWMAN, WILLIAMS, MISHKIN,  
CORVELEYN, WOLFE & FARERI, P.C.

By: /s/ J. Zac Christman  
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